

REMARKS

Claims 1 and 6 have been amended. Claims 1 through 6 remain in the application.

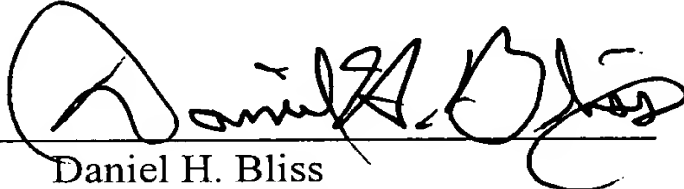
Claims 1 through 6 were rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicants regard as the invention. Applicants respectfully traverse this rejection.

Claims 1 and 6 have been amended to clarify that the method includes the step of “determining by the computer system an efficient frontier line on which optimal portfolios exist in two-dimensional space, using the VaR calculator and the optimization procedure” as suggested by the Examiner on page 3 of the Office Action. Therefore, it is respectfully submitted that claims 1 through 6 are allowable over the rejection under 35 U.S.C. § 112, second paragraph.

Claims 1 through 6 are deemed novel and unobvious over the art of record.

Based on the above, it is respectfully submitted that the claims are in a condition for allowance, which allowance is solicited.

Respectfully submitted,

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Date: October 7, 2004

Attorney Docket No.: 0693.00231
Ford Disclosure No.: 200-0109